



## INFORMATION ON STUDENT INSURANCE

### **ACCIDENT INSURANCE POLICY**

24 hour accident insurance is provided for all students who are registered at Regents International School Pattaya. This insurance will be valid **within 10 days after full payment of school fees for the first term of entry.** The insurance limit is 10,000 baht per accident (dental surgery apart from first aid is not covered) and 100,000 baht life insurance.

### **ACCIDENTS DURING SCHOOLTIME AND DURING SPORTING FIXTURES (Home and Away)**

If your child has an accident during school time, you will be contacted as soon as possible. If you are unable to come to school, the school will arrange for your child to be sent to the Bangkok Pattaya hospital, accompanied by a school staff member or nurse. The school will arrange forms to enable the hospital to receive payment directly from Allianz Ayudhya. Parents will be liable only for any charges over and above the 10,000 baht maximum insurance limit, which you will need to pay directly to the hospital.

### **ACCIDENTS AT HOME**

If your child has an accident at home, you will need to see a doctor within 24 hours of the accident in order to be able to claim from the insurance company. Please bring the following documentation to the Finance office:

- \* Receipt of payment (original receipt)
- \* Medical certificate (please ask for this at the hospital)

The School will claim with the insurance company and you will be reimbursed by transfer to your bank account, usually within 1 month of the school receiving the correct documentation.

### **NOT COVERED –**

**Dental treatment other than first aid, even as a result of an accident**

**Illness**

**Medical expenses incurred from an injury caused by self harm**

**Medical expenses incurred from an injury caused as a result of fighting or by another person with intent. In a case like this, the school will attempt to mediate with the other party if they attend RISP.**



### **INSURANCE ON DOMESTIC SCHOOL TRIPS**

If your child takes part in a school trip in Thailand which involves staying overnight off campus or involves a higher than normal element of risk, such as cycling, canoeing, abseiling etc, travel accident insurance will be purchased. This covers hospital costs of up to 200,000 baht and life insurance of 500,000 baht per person **during the dates of the trip only.**

If after initial treatment during the trip dates, there are ongoing medical expenses, these can be claimed for up to 52 weeks or until the 200,000baht limit has been reached.

Hospital expenses will need to be paid straight away and claimed back later. Parents will be contacted immediately to provide the necessary funds which the school will claim back from the insurance company for you. It is therefore important that you provide the school with the correct emergency number which we can contact you by whilst your child is attending a school trip.

### **NOT COVERED –**

**Dental treatment other than first aid, even as a result of an accident**

**Illness**

**Medical expenses incurred from an injury caused by self harm**

**Medical expenses incurred from an injury caused as a result of fighting or by another person with intent. In a case like this, the school will attempt to mediate with the other party if they attend RISP.**

**Medical expenses after the trip has finished**

If you wish to purchase alternative insurance and opt out of the school plan, please inform the trip leader as soon as possible. Please note that there will be no discount on the cost of the trip.

### **INSURANCE ON OVERSEAS SCHOOL TRIPS**

If your child takes part in a school trip overseas travel insurance will be purchased through AIG Travel Guard and included in the total price of the trip. This covers both illness and accidents. Please see below for full details of the coverage. For stays in hospital, AIG are able to pay directly to the medical center. For out-patient visits, the staff in charge will pay any medical expenses from a contingency fund and claim back upon return in Thailand.

It is important that you provide the school with the correct emergency number which we can contact you by whilst your child is attending a school trip. The cover is for during the **trip dates only** but follow up treatment for accidents can be claimed for up to 5 days upon returning to Thailand.



## TRAVEL GUARD – TRAVEL INSURANCE COVERAGE

COVERAGES	BENEFITS (BAHT)
1. MEDICAL EXPENSES INCURRED OVERSEAS	2,000,000
2. MEDICAL EXPENSES INCURRED IN THAILAND	70,000
3. HOSPITAL VISITATION	70,000
4. OVERSEAS HOSPITAL CONFINEMENT BENEFIT	7,000
5. EMERGENCY TELEPHONE CALL CHARGES	1,000
6. PERSONAL ACCIDENT	1,500,000
7. EMERGENCY MEDICAL EVACUATION	2,000,000
8. REPATRIATION	2,000,000
9. TRIP CANCELLATION EXPENSES	ACTUAL COST
10. TRIP CURTAILMENT EXPENSES INCLUDING AIRCRAFT HIJACKING	ACTUAL COST
11. DAMAGE OR LOSS OF PERSONAL BAGGAGE MAXIMUM PER A PAIR, SET, PIECE THB 5,000	50,000
11. BAGGAGE DELAY	5,000
13. TRAVEL MISSED CONNECTING FLIGHT	5,000
14. TRAVEL DELAY	5,000
15. PERSONAL LIABILITY	1,000,000



**NOT COVERED –**

**Dental treatment other than first aid, even as a result of an accident**

**Medical expenses caused by chronic illness**

**Medical expenses incurred from an injury caused by self harm**

**Medical expenses incurred from an injury caused as a result of fighting or by another person with intent. In a case like this, the school will attempt to mediate with the other party if they attend RISP.**

**Initial medical treatment after arriving back in Thailand**

For any queries, please contact Khun Sabai

Email: [Sabai.Kusonsong@regents-pattaya.co.th](mailto:Sabai.Kusonsong@regents-pattaya.co.th)

If you wish to purchase alternative insurance and opt out of the school plan, please inform the trip leader as soon as possible. Please note that there will be no discount on the cost of the trip